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ABSTRACT

In this monograph, Ralph Nader briefly explores the importance of including consumer education in the general curriculum, discusses problems for incorporating consumer education into the curriculum, and outlines educational objectives for a consumer education course. Although most schools have treated consumer education as a frill rather than as a true academic discipline, it is very relevant to students' lives. Consumer education embodies a large variety of distinctly different skills and critical thinking that are essential to effective functioning in our society. However, a variety of problems exist for incorporating consumer education into the curricula. Teachers lack good motivational materials and a sufficient background in consumer education. In preparing a course dealing with consumerism, a variety of educational objectives should be considered. For example, students need to distinguish between needs and wants, learn how to manage their own finances, become aware of alternatives, and know how to get information before they purchase goods and services. In addition, consumer education should afford students opportunities to encounter the consumer situations of their daily lives in an innovative way. (Author/JR)

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Neglect of Consumer Education

is shortchanging both students and the nation

RALPH NADER

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Neglect of Consumer Education

is shortchanging both students and the nation

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RALPH NADER,
Consumer Advocate.

Our students are being short-changed during their years at school. We fail to motivate them and fail to provide instruction in real-life problems. We give them almost no strategies for dealing with the political economy as consumers and citizens.

Long ago, observers of our schools recognized that students are not exposed to issues and situations that cry for an informed response—specifically, the mix of business and government activities that shape people's well-being, individually and collectively. Presumably, the analytic skills that schools teach are supposed to have some purpose, some direction, some connection with human values. Yet all too often the teaching of these skills does not involve students' experiences outside of school; the result is the aridity we see in many classrooms.

However, when values and analytic skills are developed in the context of real-life problems, we can tap that remarkable reservoir of imagination and energy that young people possess.

These are commonly accepted insights into student motivation. What is required is institutional and individual courage within the schools to undertake educational experiences that prepare students for active citizen and consumer roles—even if this involves their

questioning and critically judging systems and practices of power.

Most schools have treated consumer education as a frill rather than as a true academic discipline. Yet nothing is more basic to the educational process or more meaningful to students' lives. The subject covers a group of skills, concepts, and understandings as essential to effective functioning in our society as either reading or math and with elements common to both of them. In addition, consumer education embodies a large variety of distinctly different skills, many of which are quite complex and require a discerning, critical mind.

Although they will spend a large part of their lives involved in consumer activities, during 12 years of schooling most students are taught very little that will help them deal effectively with the marketplace. They know nothing about the insurance or banking industries. They are not taught how to handle their own money or to protect their own health. And they don't know how to deal with their consumer rights: where to go to have their grievances resolved or how to get information. Worst of all, they don't even know what questions to ask.

Consumer education embraces what I consider the Fourth R—Responsibility. As long as this R is excluded from the curriculum, we are forcing students to live two lives—one in school and another out of

school. In school, students learn about such things as the Industrial Revolution; out of school, they wonder whether they will face privation and disease because of environmental damage in the future.

In school, children are told to eat "the seven basic foods"; out of school, they wonder whether monosodium glutamate is a basic food and how it will affect their bodies. In school, students learn how to interpret literature; out of school, they wonder how to interpret advertisements.

We really can't blame young people for doubting the relevance of their schoolwork. As they watch the evening news, they are reminded of consumer rip-offs, contaminated foods, health and safety hazards, and environmental breakdowns. And yet, little in their studies speaks to them of these critical problems, and still less challenges their abilities to evaluate and help solve the dilemmas they face.

Especially during the last decade, people have increasingly perceived the need for consumer education. Public ignorance is extremely costly in terms of consumers' health and safety as well as their incomes. Consider, for example, the energy and food situation in recent months.

Therefore, it is important to begin early, when young people are flexible, imaginative, hopeful, and—most important—concerned. Aside from teaching skills that are basic to life, consumer education

makes students' school hours interact with their out-of-school hours in a meaningful framework. It brings the world to the classroom and the classroom to the world.

Consumer education should be viewed as both defensive and offensive education. The defensive aspect teaches students to avoid the pitfalls, to analyze their own consumer behavior, and to deal effectively in their everyday consumer transactions. The offensive one enables them to regard themselves as responsible consumer citizens and to see the alternatives that are, or should be, open to them in the marketplace.

I have come to realize that it's not enough to say, "We should have more consumer education in schools." I have tried saying so very frequently—but in vain. Teachers must have actual materials that deal specifically with the subject matter. Aided by such materials, they can help students acquire a wealth of facts and information and can encourage them to analyze, evaluate, and relate what they have learned to their own lives. They will begin to learn how to make intelligent, probing judgments, a technique they will carry with them into the future.

Motivation won't be a problem, because young people *are* interested. After all, they are already consumers. Thus, their everyday experiences are relevant for study—watching television, buying stereo

equipment, going to a doctor or dentist, applying for after-school jobs. In the same way, newspapers, leases, advertisements, contracts, warranties, labels, and various types of packaging are all aspects of the consumer experience.

By sending students to the supermarket, the bank, the small claims court, or the local factory, teachers can begin to raise the level of their students' consumer consciousness. And the skills they develop in the process will sustain them for life.

One problem with consumer education is that many teachers feel unprepared to teach it. As one teacher said, "I don't know all the answers to these consumer issues. How can I be expected to teach consumer education?"

There are, in fact, a number of alternative choices for many of the consumer concerns that plague us. At the very least, teachers can make their students aware of these choices and encourage them to ask intelligent questions. This will be a valuable experience for both students and teachers, one in which they will learn and probe and grow together.

Some school systems treat consumerism as a separate course. Others integrate consumer topics into existing curriculums. The social studies teacher covers consumer law, energy issues, or housing concerns, while the English teacher explores language usage through advertisements, contracts, and the

media. The science teacher develops a greater awareness of ecological problems, while the math teacher covers banking skills and unit pricing.

Whether the consumer course is separate or integrated, a number of basic objectives need to be considered:

- Students should learn how to distinguish between their own *needs* and *wants*. They should realize that their buying affects not only their own pocketbooks but the economy and the environment as well.
- Students should understand the internal influences (family income, life-style, goals, and values) and the external influences (advertising, other communications media, friends) that affect their consumer behavior.
- Students should learn how to manage their own finances and understand the various types of expenses for which they must budget.
- Students should be made aware of the alternatives open to them in the marketplace, such as cooperative buying. They should also realize that *not* buying is one important alternative.
- Students should know how to get information *before* they purchase goods and services; and they should learn to discriminate among the various sources of information available—salespeople, labels, advertisements, consumer magazines, trade associations, government agencies, consumer groups.

- Students should learn how to shop wisely, comparing prices, quality, services offered, and the environmental effects of their purchases.
- Students should become aware of the various avenues of consumer complaint redress and be able to evaluate their effectiveness.
- Students should gain an understanding of lobbying and other influences that ultimately contribute to the drafting and passage of laws.
- Students should have a general knowledge of our legal system and understand ways in which they can activate or improve the laws that affect individuals' rights.
- Students should have a chance to explore some of the controversies in the consumer field, to analyze these problems, and then to make their own decisions based on thoughtful research and critical inquiry. Such topics include additives in our food, the pros and cons of buying on credit, and the future course of energy consumption.

In addition to all this, consumer education should afford students opportunities to encounter the consumer situations of their daily lives in a new way. Once young people feel that their actions can make a difference and that someone will listen to them and respect what they have to say, I am convinced there will be a decline in the apathy pervading so many of our educational institutions today.

Melinda Blau, a colleague of mine, found substantiation for this belief while she was field-testing some consumer education materials that she and I have recently developed. For example, after the first day of working with a group of seventh grade students, Ms. Blau reported:

"It seemed as if each one of the students had some anecdote to contribute, some opinion to offer relating to the various topics—salespeople, advertisements, packaging, sales. It was obvious that I had touched upon topics of deep concern and wide experience outside of school. In fact, when the bell rang, indicating that the period was over, they groaned to express their disappointment."

Ms. Blau found that the subject matter had built-in motivation and that the students were extremely enthusiastic about the idea of engaging in such activities as discussing budgeting with their families, canvassing local stores for various types of information, and contacting manufacturers, government agencies, consumer groups. In fact, by the end of the first week, the students had decided that they would publish a consumer newsletter to share what they had learned with their schoolmates, families, and others in the community.

Each youngster planned, executed, and reported on an individual project. One student did a price-comparison survey in three

local supermarkets. Another visited drugstores to see whether prices of prescription drugs were posted. A third surveyed more than 50 people to elicit their attitudes about purchasing automobiles—for example, what factors influenced their buying—as well as their opinions about pollution-control devices. Another student compared two complete family dinners—one made "from scratch," the other made from convenience foods—and then drew conclusions concerning the benefits of each type of meal in terms of cost, convenience, nutrition, and environmental effects.

The students discovered, through their various surveys, that they understood the meaning of such terms as *generic drugs* and *confessions of judgment*, while more than 90 percent of the adults they polled did not!

At the end of the two-week pilot program, Ms. Blau got replies like the following when she asked the students to comment on their activities:

"What I like most was finding out and understanding things that could have some effect on my life."

"This kind of program makes you think about what you are buying and why. Now I know what to look for and think about when I shop."

"It changed me and made me a wiser consumer."

Ms. Blau's experiences with these

children echo the many reports I get from teachers throughout the country who write to me about similar projects their students have undertaken. For instance, one group of students analyzed television commercials. They taped them, typed them up, evaluated them, and then wrote to the manufacturers for substantiation of claims and contacted the Federal Trade Commission as well. Other classes have set up consumer help groups within their school to aid their families and fellow students in dealing with consumer problems.

These types of experiences illuminate several important points with regard to consumer education:

Young people want their schoolwork to relate to their lives, and when it does, they snap to attention. They have a great capacity for comprehending complex concepts and are willing to experiment with new ideas and understandings. When given a chance to discuss and discover, to experience and act, they gain more confidence in their intellectual capacity and in their ability to effect change in our society.

Consumer education prepares students for effective citizenship. It can mean the difference between *aroused* citizens—such as those who complain about their $150-a-month electric bills—and *skilled* citizens who learn new strategies of consumer action and thus go beyond the stage of feeling angry but helpless.

As society provides new tools and institutions for consumers—improved legislation, buying cooperatives, consumer-complaint centers—the skilled citizen will not only be aware of the reforms but will help to make them work.

Our young people, armed with the skills and understandings essential to good citizenship, can improve the quality of their own lives and at the same time help establish a pattern of consumer self-determination and consumer justice vital to the well-being of our nation and world. □

Ralph Nader has developed, with Melinda E. Blair, a consumer education learning unit entitled *To Buy or Not To Buy* (1975). For information, write the publisher, Random House, at 400 Hahn Road, Westminster, MD 21157.